

Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977



Order Filed on April 16, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Paul Ryan A. Adovas  
Jane Erika R. Adovas

Debtor(s)

Case No.: 19-29210 (JNP)

Hearing Date: 04/15/2020

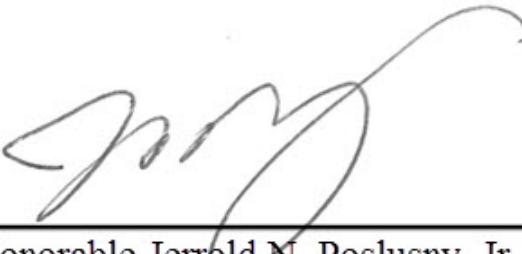
Judge: Jerrold N. Poslusny Jr.

**ORDER CONFIRMING CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two(2) through three(3) is hereby

**ORDERED.**

**DATED: April 16, 2020**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Paul Ryan A. Adovas and Jane Erika R. Adovas

Case No.: 19-29210 (JNP)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

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The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 10/10/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

**ORDERED** that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$541.00 **for a period of 54 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$1,620.00 paid to date.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee of \$4,500.00. The unpaid balance of the allowed fee in the amount of \$3,475.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: Paul Ryan A. Adovas and Jane Erika R. Adovas

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**ORDERED** that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

**ORDERED** that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

Medallion Bank cramdown to \$23,479.38

**ORDERED** that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

**ORDERED** as follows:

Total plan length of 60 months.

Certificate of Notice Page 4 of 4  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Paul Ryan Abrazaldo Adovas  
 Jane Erika Rojo Adovas  
 Debtors

Case No. 19-29210-JNP  
 Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db/jdb Paul Ryan Abrazaldo Adovas, Jane Erika Rojo Adovas, 387 Tarpy Drive,  
 Woodbury, NJ 08096-6039

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Francis Landgrebe on behalf of Joint Debtor Jane Erika Rojo Adovas flandgrebe@verizon.net,  
 r61604@notify.bestcase.com  
 Francis Landgrebe on behalf of Debtor Paul Ryan Abrazaldo Adovas flandgrebe@verizon.net,  
 r61604@notify.bestcase.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor Medallion Bank rsolarz@kmllawgroup.com  
 Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
 Sherri Jennifer Smith on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com,  
 nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9